

VISION IAS

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GENERAL STUDIES (TEST CODE : 759)

Name of Candidate	ANAND KOMAR SHARMA		
Medium Hindi/Eng.	English	Registration Number	11009
Center	ORN	Date	21/10/16

INDEX TABLE

Q.-No.	Maximum Marks	Marks Obtained
1	12.5	
2	12.5	
3	12.5	
4	12.5	
5	12.5	
6	12.5	
7	12.5	
8	12.5	
9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न-पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are TWENTY questions printed in HINDI and ENGLISH. इसमें बीस प्रश्न हैं तथा हिन्दी और अंग्रेजी दोनों में छपे हैं।
3. All questions are compulsory. सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other than the authorized one.
प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

75, 3rd Floor, Old Rajinder Nagar Market, Near Axis Bank, New Delhi – 110060

103, 1st Floor, B/1-2, Ansal Building, Behind UCO Bank, Dr. Mukherjee Nagar, Delhi – 110009

EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks.

12.5X20=250

1. India has the lowest tax-to-GDP ratio among countries with a similar per capita income on a purchasing power parity basis. Explain the reasons for the low tax-to-GDP ratio in India. What measures can be taken to correct this situation?

भारत का कर-GDP अनुपात वस्तुतः क्रय-शक्ति समता के आधार पर भारत जैसे प्रति व्यक्ति आय वाले देशों के बीच न्यूनतम है। भारत में न्यून कर-GDP अनुपात के कारणों की व्याख्या कीजिए। इस स्थिति को सही करने के लिए क्या उपाय किए जा सकते हैं?

Ans India has the lowest tax to GDP ratio of 16% which is far less among the OECD and BRICS countries due to complex tax structure, low government spending and low tax base. The reasons for low-tax-to-GDP ratio are-

- ① Low tax base of 4% as compared to desired 23%.
- ② low spending expenditure by government on services - as tax collection is a contract between government and citizens.

So if government fails to deliver, citizens also shy from their responsibility.

- ③ Highly complex tax laws leaving loopholes and disincentives for citizens.
- ④ High and regressive tax rates.
- ⑤ India's largest section of labour is in unorganised sector (92%).
- ⑥ Poor implementation of deterrence laws.
- ⑦ Huge amount of corruption and black money.

Thus, there is a strong imperative for the government to widen the tax base and

improve collection by comprehensive and holistic measures:-

- ① Government shall increase spending on essential services to motivate citizens to pay tax.
- ② Reduce corruption and black money.
- ③ Simplify the tax laws ^{procedures} and plug the loopholes eg: Saral form.
- ④ Strong legal framework and capacity building of officials
- ⑤ Implement Direct Tax code and GST.
- ⑥ Reduce and rationalise the overall burden of subsidies
- ⑦ Property tax shall be imposed
- ⑧ Incentivise people for paying tax & motivation through leaders and celebrities.
- ⑨ Implement Tax Admin reform guidelines

2. In spite of various initiatives, the condition of the power sector still remains one of the core challenges for India. Comment.

विभिन्न पहलों के बावजूद, विद्युत क्षेत्र की स्थिति भारत के लिए अभी भी एक प्रमुख चुनौती बनी हुई है। टिप्पणी कीजिए।

Ans: Power sector of India is durdling with various challenges ~~despite~~ like mismatch of supply demand, Aisc losses and others despite of various reforms taken by government. ~~to~~ overcome this India to grow at a rate of 8% will need 8,00,000 MW of energy by 2030 and present capacity is of 2,00,000 MW. Thus, the sector poses a great challenge to the successive governments.

Challenges / problems of power sector

- (1) mismatch of demand and supply → (i) Due to insufficient use of coal reserves
(ii) monopoly of coal India

- ③ lack of FDI and private investment
- ② Complex power tariffs →
- (a) Power tariffs are complex
 - (b) They are many times less than average cost of supply.
 - (c) High rates for industrial sector.
 - (d) Impediments in one Power market.
- ③ High AT&C losses - 25%.
- ④ Excessive dependence on Thermal Energy. (60%)
- ⑤ Financial distress of Discoms
- ⑥ Lack of awareness and R&D.

Steps taken till now - ① UDAY scheme

- ② open access scheme.
- ③ captive mining.
- ④ E-auctioning of coal block.
- ⑤ Renewable energy targets of 175 GW.
- ⑥ IPDS and AER Dargal upadhyay
Ajayin Vidutyi Karan Yojana.

Reasons for failure

- ① focus on augmenting generation capacity
- ② weak focus on distribution link that is Discom sector
- ③ lack of will from states
- ④ less focus on renewable energy.

However, steps like UDAY, JN Solar Mission, DREN, Doyal upadhyay Scheme are in right direction and government shall focus on renewable energy, nuclear energy, reducing AISC losses by under ground cabling, Smart grid along with co-operation of states and awareness among citizens to meet goal of "Powering India".

3. Examine the reasons for poor performance of public sector banks in India. Give an account of the steps taken by the government and RBI to improve their performance. Also analyse whether the risks arising from the consolidation of the Indian banking sector outweigh the potential longer-term benefits.

भारत में सार्वजनिक क्षेत्रक के बैंकों के दयनीय प्रदर्शन के कारणों का परीक्षण कीजिए। सरकार और RBI द्वारा इनके प्रदर्शन में सुधार करने के लिए उठाए गए कदमों का विवरण दीजिए। साथ ही विश्लेषण कीजिए कि क्या भारतीय बैंकिंग क्षेत्रक के समेकन से उत्पन्न जोखिम दीर्घावधि में प्राप्त होने वाले संभावित लाभों पर भारी पड़ेंगे?

Ans Public sector banks are facing problem of "double financial repression" and poor performance due to several reasons:-

Internal reasons

- ① huge amount of NPA.
- ② statutory liquidity requirement and SLR norms very high
- ③ lack of competition and low penetration of private banks
- ④ lack of skills and adhering to Basel norms.

External reasons

- ① Poor savings of citizens due to high inflation
- ② Global recession
- ③ Economic slowdown → Agricultural slowdown, etc.

Steps taken by government

- ① Indira Prasth plan → to reform recapitalize the banks the banks
- ② 5:25, CDR scheme → to decrease the NPA.
- ③ Amendments in ~~NPA~~ @ DRT and SARA FABSI Act.
- ④ Jyan Sangam to discuss problems.
- ⑤ Discussion on merger of various banks.
- ⑤ Lenders forum

Merger of Banks have their advantages and disadvantages -

Benefits -

- ① It will improve capital efficiency of banks and help overcome NPA.
- ② It will help in funding of infrastructure as small banks cannot fund.
- ③ It will make make monitoring easier, and adhering to Basel norms easier.
- ④ It will provide benefit to small banks and international recognition.

Risks

- ① Failure of any of the large bank will have disastrous effect on economy.
- ② Banks have high NPA and merger might risk that.
- ③ It might risk the financial inclusion provided by small banks.
- ④ Human and technology constraints.

Thus, any merger shall be based on prudent evidences and results.

4. Tax treaties intended to avoid double taxation have in many cases become instruments for double non-taxation. Elaborate. List the major amendments in the India-Mauritius DTAA and the advantages that are expected to accrue due to it.

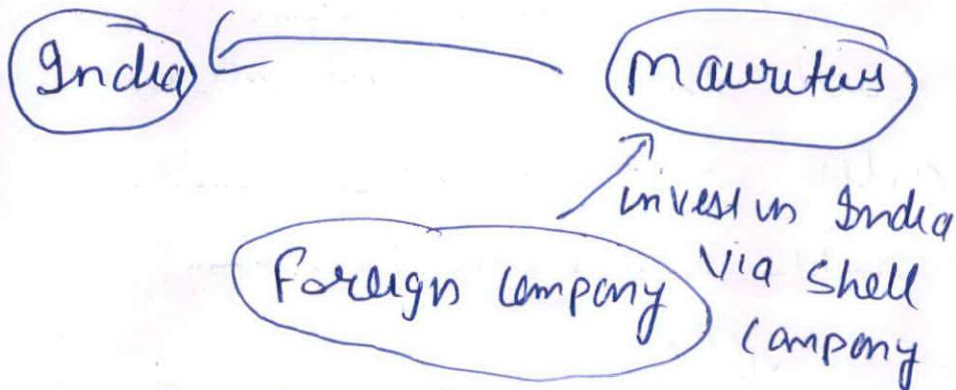
दोहरे कराधान से बचाव के प्रयोजन से की गई कर संधियाँ कई मामलों में दोहरे गैर-कराधान का साधन बन गयी हैं। विस्तारपूर्वक बताइए। भारत-मॉरीशस DTAA में हुए प्रमुख संशोधनों और इनके कारण प्राप्त होने वाले अपेक्षित लाभों की सूची प्रस्तुत कीजिए।

Ans Double taxation is taxation at both the countries that is at source and destination country of investment.

For example, India - Mauritius taxation at Mauritius based company investing in India, so by both country tax the investment, it is called double taxation.

It was aimed to avoid escalating taxes and promote investment. But, however due to agreement it has become source of money laundering, tax evasion and Base erosion and profit shifting.

For example) Round tripping
between India - Mauritius due
to DTAA -



in Mauritius due to
low tax rates in Mauritius.
Hence avoiding tax in India
and hence causing loss of
revenue due to India.

India - Mauritius made
amendments in DTAA to avoid
tax evasion and round
tripping which granted India
right to have Capital gains
tax on certain FII and

transactions.

Advantages -

- ① It will improve the revenue collection of government.
- ② It will avoid tax evasion and fund tapping.
- ③ Enhance credit rating of India.

However, government shall simplify tax laws, improve ease of doing business and prevent tax terrorism to avoid and curb such transactions.

5. Emerging ICT and their appropriation by society constitutes a threat that demands new competencies and practices to be developed and integrated in the existing police work. Discuss with examples.

उभरती ICT एवं समाज द्वारा उसके प्रयोग में एक ऐसा खतरा समाहित है जो पुलिस के वर्तमान कार्य में नई क्षमताओं और प्रथाओं के विकास और समेकन की मांग करता है। उदाहरण सहित चर्चा कीजिए।

Ans Emerging ICT and their appropriation by society as seen with rising number of users of mobile, social media constitutes wide range of threats due to anonymity and lack of attribution of perpetrators in case of cyber crime and hence there is need to develop competencies and practices to deal with this within the existing police work.

There are certain types

of capacities to be developed
to overcome the challenges -

Challenges

- ① lack of attribution, anonymity
- ② Rising users everyday
- ③ Balancing security and
privacy, civil rights -

④

Solutions

- ① There is a need to train
the police system regarding
delicacy of cyber crime -
- ② Develop capacity to
deal with it through
separate cyber crime
branch.
- ③ Timely monitoring and solve-

- alliance -

- ④ Avoiding encroaching into personal space of citizens
- ⑤ offensive capabilities to target hackers, attackers
- ⑥ To prevent rumour, hate-mongering
- ⑦ Issues related to cloud computing, cyber, theft, espionage need to be dealt with.

Thus, a generational shift is needed in police work to deal with the upcoming challenges.

6. What are P-Notes and how do they impact the financial system in India? In this context, also highlight the recent regulatory measures taken by SEBI to deal with them.

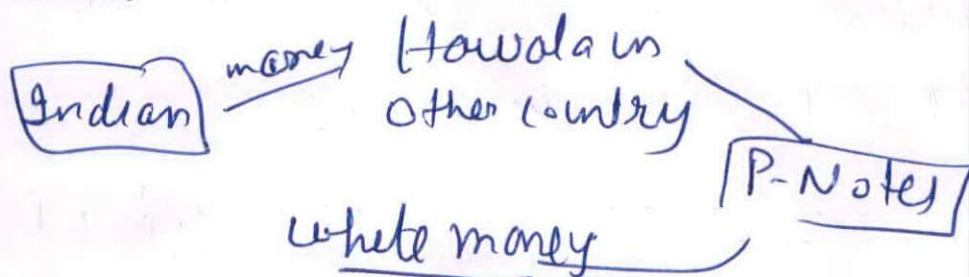
पी-नोट्स क्या हैं और वे भारत में वित्तीय प्रणाली को किस प्रकार प्रभावित करते हैं? इस संदर्भ में, सेबी द्वारा हाल ही में इनसे निपटने के लिए किए गए विनियामक उपायों पर प्रकाश डालिए।

Ans P notes or Participatory notes are offshore derivative instruments used by peo or offshore investor in India who does not have PAN card, demat account to invest in India via a third party and commonly through a foreign institutional investor.

Implications => It does not require

- 1) KYC norms
- 2) Pan card
- 3) Demat account of investor -
i.e. identity is hidden and has been used in -
- ① money laundering - It has been used by

Indians ~~to~~ for money laundering
and convert black money into
white



- ② It has been used by terrorist to raise money and benefit their ~~country~~ operations
- ③ It promotes black money and distort markets.
- ④ They are short term and leaves the market volatile
- ⑤ They are used for organised crime and terror financing

The recent SEPI guidelines made following provisions -!

- ① Making KYC (Know Your Customer norms) compulsory for the P-Notes investor.
- ② Anti money laundering laws shall apply to them also.

Thus, these provisions make the P-Notes investment more stricter and do help checking the misuse of P-Notes for money laundering.

7. The rising levels of e-waste generation in India have been a matter of concern in recent years. Examine the underlying causes of this scenario and the challenges associated with it. How can the new E-Waste Management Rules, 2016 help in meeting these concerns?

भारत में ई-अपशिष्ट उत्पादन का बढ़ता स्तर हाल के वर्षों में चिंता का विषय रहा है। इस परिदृश्य के अंतर्निहित कारणों एवं इससे संबद्ध चुनौतियों का परीक्षण कीजिए। ई-अपशिष्ट प्रबंधन नियम, 2016 इन चिंताओं का समाधान करने में किस प्रकार सहायता कर सकता है?

Ans. India is a 5th largest
producer of e-waste substances
 E-waste are those which
 are produced from discarding
 electronic equipments and have
hazardous substances like
Mercury, Arsenic, Barium and
soon. It has been rising due to
technology boom and poses severe
environmental and health hazards,
raising concern among various
policy makers.

There have been several
 reasons for this.

- ① Technology boom increasing
 use of gadgets.

- ② lack of proper disposal and segregation sites.
- ③ No strict legal and institutional framework to deal with it.
- ④ lack of awareness among citizens.
- ⑤ lack of political will.

Challenges-

- ① lack of disposal sites and segregation facilities.
- ② Huge number of population and electronics gadget users.
- ③ Poor waste management infrastructure.
- ④ lack of skill and municipal staff.
- ⑤ lack of technology to discard the waste.

The recent rules makes

- ① Extended producer responsibility → that is responsibility of producer to collect, dispose and safely discard the gadget (around 50:1.)
- ② It binds them to make collection centres.
- ③ Penalty for violation and non-compliance
- ④ Recognises role of ULBodies.
- ⑤ Includes Mercury lamps as well in e-waste.

Thus, the rules will strengthen the capacity and create awareness among citizen regarding e-waste hazards.

8. Terror groups, much like corporate bodies have well and truly embraced and exploited the benefits of globalisation. Discuss the statement with reference to terror financing and propaganda activities.
कॉर्पोरेट निकायों की ही भाँति आतंकवादी समूहों ने भी सही मायने में काफी हद तक वैश्वीकरण के लाभों को आत्मसात और उनका दोहन किया है। आतंकी वित्तपोषण एवं प्रचार गतिविधियों के संदर्भ में इस कथन पर चर्चा कीजिए।

Ans. Globalisation led to much more inter-connected world that is converted the whole world into a single village. This interconnectivity was utilised for positive gains through communications, cultural exchange, corporate bodies but had negative fallouts by misuse of this interconnectivity by terrorist groups.

Globalisation provided the terrorist group with following advantages:-!

Terrorist financing

- ① Increase globalisation and interconnected banks through technology led to increased flow of money for financing
- ② Money laundering and Hawala made it money transfer easy - anywhere, anytime
- ③ Increased linkage between organised crime group and terrorist financiers.
For example, money was transferred from middle east to fund 9/11 attack in U.S.

Propaganda activities

- ① Globalisation help them increase their base and

target group.

② It increased their outreach to attack people.

③ It help them recruit sympathisers.

For example → Use of social media ~~and~~ to recruit.

④ It improved their coordination and implementation.

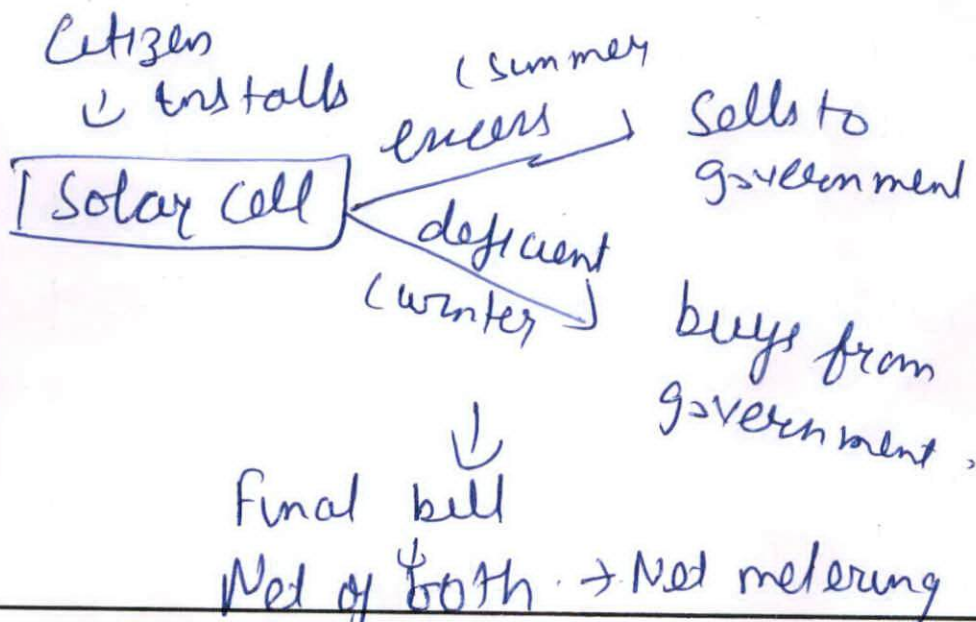
⑤ It helped them carry out attacks from remote places.
example → long wolf attacks in U.S alleging pledging allegiance to ISIS.

Thus, globalisation has made terrorism a pan-world phenomenon making it omnipotent and more dangerous threat.

9. What is net-metering? Critically analyse its potential in incentivising distributed generation in India.

नेट-मीटरिंग क्या है? भारत में वितरित उत्पादन को प्रोत्साहित करने में इसकी क्षमता का आलोचनात्मक विश्लेषण कीजिए।

Ans Net metering is a concept generally used for renewable energy in which citizen installs energy/electricity generation at his house and then if there is excess of energy sells them to government or if less then borrows from government.
For example.



Advantages →

- ① It promotes eco friendly energy
 - ② Help meet renewable energy targets
 - ③ Cost-efficient and consumer can manage its bill.
 - ④ Reduces load for government.
 - ⑤ Help providing power to large number of people
- Challenges -

- ① huge installment cost.
- ② lack of skills, technology and awareness among citizen regarding renewable energy.
- ③ Risks due to unfavourable weather conditions → limited to use in summers only.
- ④ Regional inequalities + difficult

to use in hilly areas.

① Lack of infrastructure → good connectivity

However, net metering is a wonderful concept and government shall provide credit, facilities, skills and spread awareness to motivate citizens to adopt this technique and help India meet our INDC and SDG commitments.

10. Explain the challenges associated with predicting the monsoon accurately. Can shifting to a completely dynamical model from the one used by the IMD presently help in improving the accuracy of predicting the monsoon?
- मानसून के सटीक पूर्वानुमान से संबद्ध चुनौतियों की व्याख्या कीजिए। क्या IMD द्वारा वर्तमान में प्रयोग किए जा रहे मॉडल के स्थान पर पूर्णतः गतिशील मॉडल का उपयोग मानसून के पूर्वानुमान की सटीकता को बढ़ा सकता है।

Ans: Monsoon is periodic reversal of winds seen in Indian subcontinent and it has seen various change of patterns over the period of times. Hence, its prediction poses certain challenges:-

- ① Monsoon is a complex process and has not been explained fully till now.
- ② It might be a phenomenon associated with Indian subcontinent but is affected

by climatic / weather changes globally. Madden-Julian oscillations

example - Somali current
Indian ocean dipole
El-Niño
Australian current

③ Unpredictability in appearance - disappearance of El-Niño, La-Niño

④ Global warming and climate changing increasing its unpredictability

⑤ It is influenced by human factors as well which makes it more complicated and unpredictable.

⑥ Lack of advance technology and to measure and predict minute changes in monsoon.

Indian Meteorological department currently used long wave radiation, weather pattern in Indian Ocean, and pressure changes in Indian landmass as criteria to predict monsoon.

There is a need to shift from this model to have integrated model - counting global changes, human factors and climate change - global warming into considerations to make it more real-time predictability of monsoon.

11. The Compensatory Afforestation Fund Bill would require to work along with the Forest Rights Act in order to achieve the aims of environment protection while also ensuring rights of the tribal people. Comment.

जनजातीय लोगों के अधिकारों को सुनिश्चित करते हुए, पर्यावरण संरक्षण के लक्ष्यों को प्राप्त करने के लिए प्रतिपूरक वनीकरण कोष विधेयक को वन अधिकार अधिनियम के साथ समन्वय की आवश्यकता होगी। टिप्पणी कीजिए।

Ans. CAMPA bill provides for afforestation of land ~~for~~ in order to compensation of land diverted for non-forest use. It provides that if a forest land is diverted then a net value of that land is submitted to afforest certain amount land in compensate for that lost land.

However, the bill needs to realise that only afforestation of new land is not the solution for the deforested land as

it involves complex features -

- ① Deforestation leads to migration of tribal people
- ② loss of their livelihood and community area.
- ③ loss of common property resource -
- ④ Exploitation of people and lack of rehabilitation of people, who have migrated.

Thus ~~go~~ there is need to take into account the features of the

- ① Consent of tribal people for diversion of land
- ② ensuring their rights

and land if migration/diversion of land occurs.

- ③ Ensuring the same resources and livelihood to these people.
- ④ Ensuring their rehabilitation and prevent their exploitation.

Thus, it is the imperative of government to ensure the rights of tribal people and ensure ~~our~~ protect environmental protection as per Tribal Panchshet policy, FR Act, 2006 and article 43A of DPSP.

12. It has been argued that India's strained patent protection and IP administration has failed to keep pace with growing technological advances. In this context, examine the provisions of the new Intellectual Property Rights (IPR) Policy, 2016. Also explain how the new policy can help boost innovation and entrepreneurship in the country.

यह तर्क दिया जाता है कि भारत का विकृत पेटेंट संरक्षण एवं बौद्धिक संपदा अधिकार प्रशासन वस्तुतः विकसित होती तकनीकी प्रगतियों से तालमेल बैठाने में असफल रहा है। इस संदर्भ में, नई बौद्धिक संपदा अधिकार (IPR) नीति, 2016 के प्रावधानों का परीक्षण कीजिए। साथ ही व्याख्या कीजिए कि नई नीति देश में नवोन्मेष और उद्यमिता को बढ़ावा देने में किस प्रकार सहयोग कर सकती है।

Ans. India's patent policy is not in consonance with the global practices and as a result India ranks 66th in global innovation index (WIPI). India's patent provisions ~~are~~ lacks clarity and are not innovation friendly due to several reasons:-

- ① To meet social objectives
- ② Fear of ~~over~~ flooding and lagging behind of domestic producers.

The new Policy aims to

- ① Strengthening legal provisions of IPR.
- ② Creating awareness regarding IPR.
- ③ Boost Research and development
- ④ Modernise the IPR provisions and registration
- ⑤ It has retained compulsory licensing and evergreening of Patent laws.

Pros → It will boost and secure IPR rights

- WTO Compliant laws
- TRIPS Compliant Policy

Cons → ① Compulsory licensing and evergreening raises concern in mind of investor.

② lack of clarity in the guidelines leaves to discretion.

Thus, the policy by creating awareness and protecting IPR rights will boost innovation and entrepreneurship by safeguarding the innovation and similarly ensuring the socio economic objectives by compulsory licensing and ever-greening of patents. Further, Start up India Programme will complement the policy.

13. Though the frequency of both droughts and floods has increased in many states of the country, the preparedness level for mitigating their impacts still has significant gaps. Discuss in the context of India.

यद्यपि सूखे और बाढ़, दोनों की आवृत्ति देश के कई राज्यों में बढ़ी है किंतु उनके प्रभावों को कम करने हेतु तैयारियों के स्तर में अभी भी एक बड़ा अंतराल विद्यमान है। भारत के संदर्भ में चर्चा कीजिए।

Ans: ~~It~~ Around half of the
Area of India is under the
influence of drought and
floods and they are increasing
day by day evidently seen
with recent drought in Maha-
rashtra, U.P and floods in
Chennai causing a disastrous
damage to the economy due
to lack of risk reduction
behaviour.

Available structure & mechanism

- ① NDMA Act, 2005
- ② NDRF, NEDM.

① Flood Commission

② National Disaster Management Plan

Lacunae =

① weak institutional structure

② lack of Hazard and vulnerability

city analysis → For example -

delay in declaration of
droughts

③ lack of risk reduction techniques →

For example → Poor urban
drainage

④ use of water intensive
crops.

⑤ lack of integrated water
management

⑥ Flood mitigation

⑦ Poor urban planning

- ④ lack of early warning System
do → forecast and declare
floods & droughts.
- ④ lack of funding and financing
in risk reduction.
- ⑥ lack of capacity building
of community.
- ⑥ Poor SOP and rescue mechanism
- ⑦ Poor information system.
- ⑧ Poor recovery and rehabilitation

Hence, it is imperative
for government to adopt
risk reduction techniques and
finance risk reduction on
lines of "Sendai framework"
to build back better and
disaster risk reduction.

14. In view of the high levels of inequality in India, it is imperative to not only broaden access to education and health but also financial services. Discuss. Also highlight the efforts made by the government in recent times to address inequality by promoting financial inclusion.

भारत में असमानता के उच्च स्तरों को देखते हुए न केवल शिक्षा और स्वास्थ्य बल्कि वित्तीय सेवाओं तक पहुँच को भी विस्तृत करने की आवश्यकता है। चर्चा कीजिए। साथ ही सरकार द्वारा हाल ही में वित्तीय समावेशन को बढ़ावा देकर असमानता को कम करने के लिए किए गए प्रयासों पर भी प्रकाश डालिए।

Ans Financial inclusion forms
the key for inclusive growth.
It includes including the
citizens for better financial
services and hence education,
health along with financial
inclusion forms essential
Component of good governance.

Education empowers
the citizens and increases their
options ~~and~~ for better life.
Similarly health increases
their productivity and access.

-ity: Financial inclusion
however, increases -

- ① Affordability of citizen for various services & employment -
 - ② It improves accessibility and
 - ③ Provides him autonomy and decision making
 - ④ Provides him with better supply of government services; thus empowering him -
 - ⑤ widen scope of employment, education, health -
 - ⑥ Reduces inequality, and improves social status.
- For example: Credit mechanism to farmer - improves his productivity, social status, empowering

him

The steps taken by
government

- ① Jan - Dhan Yojana - financial inclusion
- ② JAM Trinity → targeting →
- ③ MUDRA Bank → loan for MSME.
- ④ PSL to weaker section
- ⑤ SIDBI + SMILE to provide funds for industries
- ⑥ Stand up India and Startup India

Thus, these schemes have increased financial inclusion (Jan Dhan → 20 crore accounts), empowering citizens & their welfare.

15. Examine the need for indigenization of the defence industry in India. While highlighting its challenges, analyse how the new Defence Procurement Policy (DPP) and relaxations in FDI norms can address these challenges.
- भारत में रक्षा उद्योगों के स्वदेशीकरण की आवश्यकता का परीक्षण कीजिए। इसकी चुनौतियों पर प्रकाश डालते हुए विश्लेषण कीजिए कि नई रक्षा खरीद नीति (डिफेंस प्रोक्योरमेंट पॉलिमी-DPP) एवं FDI मानदंडों में दी गयी छूटें इन चुनौतियों को किस प्रकार संबोधित कर सकती हैं।

Ans India is the largest defence importer in the world.

Indigenisation of defence industry is the need of the hour as-

- (1) It will reduce India's dependences - CO on other countries
- (2) It will boost India's bargaining power in international forum.
- (3) It will reduce current account deficit.
- (4) It will give boost to "Make in India" and create employment.
- (5) With increasing security challenges, indigenisation is essential as import undermines our sovereignty and independence.

decision making -

Recently, announced
DPP-2016, made following
changes -

- 1) "Indigenously Designed Developed
And manufactured was given
highest priority for procurement

Indigenously designed developed
manufactured (40:1. indigenously
product)

not designed and developed but
manufactured (60:1. indigenously
product -

- ② Raised bar of 30:1 in "Buy"
Category to 40:1.

- ③ Government assistance to "Make in India"
FDI → allowed 100:1 FDI in defence
to promote "Make in India"

- Challenges →
- ① Lack of technology and skills.
 - ② Lack of funding.
 - ③ lack of private partners
 - ④ lack of enabling environment.

Thus, the new changes in DPP and FDI will help promoting private, foreign investment and technology transfer and will ensure market to the manufactures, hence giving boost to defence sector and "make in India".

Recent example of Brahmes, Rafale deal are step in positive direction.

16. Digital technologies have the potential to dramatically transform higher education. Giving a special emphasis to MOOCs, analyse the statement in the context of India.

डिजिटल प्रौद्योगिकियों में उच्च शिक्षा को नाटकीय ढंग से रूपांतरित करने की क्षमता है। MOOCs पर विशेष बल देते हुए, भारत के संदर्भ में इस कथन का विश्लेषण कीजिए।

Ans 16 India has under-developed higher education sector with low spending, lack of quality teachers, poor standard curriculum and lack of research and development. Digital technologies can overcome these problems related to higher education sector through improving accessibility, affordability and quality of education.

Massive open online courses - SWAYAM, etc - as started by government has huge potential to transform the sector via

- ① It will improve accessibility
→ anytime, anywhere education material
- ② Affordability → As they are free of costs, so it will be available to all.
- ③ Quality → Since lack of standard courses are strong impediment to higher education, mooc will standardise the syllabus and improve quality.
- ④ It will help in dealing with resource and faculty crunch.
- ⑤ It will provide best international practices of world to the students

⑥ It will be helpful for students of marginalised section, rural, and north east,

Challenges → ① Lack of digital penetration
② lack of awareness.

However, with programs like Digital India and massive awareness campaign mooc will help us in achieving our goals of education for all as enshrined in our directive principles and sustainable development goals.

17. The Civil Aviation Policy 2016 would help in building a more modern, safe, secure and sustainable aviation industry while also boosting regional connectivity and tourism. Discuss.

नागरिक उड्डयन नीति, 2016 अधिक आधुनिक, सुरक्षित, सुदृढ और संधारणीय विमानन उद्योग को विकसित करने में सहयोग करेगी और साथ ही क्षेत्रीय कनेक्टिविटी और पर्यटन को भी बढ़ावा देगी। चर्चा कीजिए।

Ans: India's Civil Aviation Sector is ranked 10th in the world.

But looking at geographical location and its multiplier effect of 3.25 in output and 6.10 in employment; the recent Civil aviation policy aims to harness this potential and aims at overhaul of the sector and promoting tourism and connectivity.

Salient features of scheme
It aims to increase ~~output~~ ^{output} to 30 Crd by 2022

① It come up with regional connectivity scheme through low cap fares, tax incentives

and land availability

- ② It has scrapped 5/20 rule to 0/20 rule.
- ③ "Open skies" agreement with SAARC and countries beyond 5,000 Km.
- ④ Incentives on maintenance, repair and overhaul to decrease ^(MRO) import and boost in India.
- ⑤ Skill development and professional training.

Implications -

- ① Through RCS it will boost connectivity and tourism to under-served and non-served areas.
- ② 0/20 rule will promote competition and new entry,

thus providing better services

- ③ MRO incentives will boost the sector and provide employment.
- ④ Open skies agreement will help adhering to international standards.
- ⑤ Skill development will boost safety and service quality

However, there are certain challenges of viability gap funding, state support and lack of structural reforms but it is a progressive step and will help boost highly untapped aviation sector. Further, Government shall keep going with structural reforms, FDI and promote competition.

18. What is the significance of start-ups for Indian economy? Critically analyse the provisions of "Start-up India" program and the challenges that lie ahead in its effective implementation.

भारतीय अर्थव्यवस्था के लिए स्टार्ट-अप्स का महत्व क्या है? 'स्टार्ट-अप इंडिया' कार्यक्रम के उपबंधों एवं इसके प्रभावी कार्यान्वयन में आने वाली चुनौतियों का आलोचनात्मक विश्लेषण कीजिए।

Ans 18. "Start-ups" are very essential for the economic growth of the country. They have certain advantages -

- ① They create employment - "Job Creator than Job Seeker"
- ② They will help in economic development.
- ③ They promote innovation in the country.
- ④ They will help in sustainable development.
- ⑤ They will help in moving from agricultural - non-agricultural occupation.

Start-up India Programm
has following features.

- ① Tax benefits to startups
- ② Easy compliance rounds
- ③ No labour inspection
- ④ Fund of 10,000 crore
- ⑤ Enabling environment

Pros → It will boost the
start-up culture and
provide benefits accrued by
start-ups.

Cons → ① Formation of Interministerial
-ial body under DIPP
makes government intervention

- ② Incubator has bureaucratic
presence.
- ③ lack of clarity on various
laws.
- ④ No provisions for angel investors
tax benefits for

challenges -

- ① Low funding
- ② lack of angel investors
- ③ lack of clarity on tax regulations
- ④ "Most start up in tech sector", less in other sector.
- ⑤ IPR issues -
- ⑥ lack of R & D.

However, start up India is a progressive step to boost innovation and entrepreneurship in country and with steps like CISI, IPR policy and incentivising angel investors, it will help us in achieving our goal of "Sarvag Bhavantu Sukinam" - that is happiness for all.

19. What do you understand by methanol economy? Discuss its environmental and economic advantages. How does methanol compare with other new generational fuels such as ethanol and hydrogen?

मेथनॉल अर्थव्यवस्था से आप क्या समझते हैं? इसके पर्यावरणीय और आर्थिक लाभों की चर्चा कीजिए। नई पीढ़ी के अन्य ईंधनों यथा इथेनॉल और हाइड्रोजन से मेथनॉल की तुलना कीजिए।

Ans Methanol economy is one in which methanol is main source of fuel, energy and storage replacing fossil fuels.

Advantages

Environmental -

- ① It leaves no smoke and fog.
- ② It does not emit black soot and hence low air pollution.
- ③ It has no global warming potential.
- ④ It is

Economic

- ① It will reduce dependence on fossil fuels and petroleum.
- ② It is cheap and cost effective.
- ③ It can be generated from waste as well.

Methanol vs H₂, ethanol

- ① It can be easily stored and does not require special storage.
- ② It can be easily produced and cheap.
- ③ It can be easily transported and safe to transport.
- ④ It has less environment and pollution potential.

Thus, methanol is
eco friendly fuel and cost-
effective as well and can
be seen as "hope" for
sustainable development.

20. Differentiating between Augmented Reality and Virtual Reality, explain why it is argued by many that these technologies are not just about gaming but can change our lives.

आगमेन्टड रियलिटी और वर्चुअल रियलिटी (संबर्धित वास्तविकता और आभासी वास्तविकता) के बीच अन्तर स्पष्ट कीजिए। व्याख्या कीजिए कि अनेक व्यक्तियों द्वारा यह तर्क क्यों दिया जाता है कि ये प्रौद्योगिकियाँ केवल गेमिंग के लिए ही नहीं हैं बल्कि हमारे जीवन को परिवर्तित कर सकती हैं।

Ans 20-

Augmented Reality → It is the form in which objects are augmented on the real world environment. i.e. supplemented on physical environment.
For example → Pokemon go game.

Virtual Reality → It is simulated or computer-generated reality in which reality is generated similar to the reality through means of technology.

For example → Video games,

These technology have potential beyond games and can change our lives in various sectors -

- ① Health → Through concept like telemedicine and robotic medicine they can improve health care delivery and innovation in health care quality.
- ② Disaster management - Through augmented reality it will be easier to identify people at disaster risk sites and thus their rescue.
- ③ Education - Through distance learning they can help in long distance

transfer of skills -

- ④ online customer services + easy delivery of services
- ⑤ widen customer choice, ease and access → online shopping and trying products online.
(virtual reality)
- ⑥ It will provide education and motivation to students with greater understanding
egs SAKAR app of ISRO which provides about Mars mission etc

Thus, these technology have the potential to transfer in the lives of human in a great way.